

SLOGAN IS ADOPTED BY CHICAGO "DRYS"

"Booze Destroys Efficiency of
Soldier, and of Man Fighting
for Bread."

CHICAGO, April 4.—"If booze destroys the efficiency of the man who fights for his country, it naturally destroys the efficiency of the man who fights for bread."

over the city. Wherever possible these signs will be placed in windows above saloons and next door to them, if the places can be rented.

George F. Rinehart, who led the victorious dry fight in Arizona, and who is leading the fight here, originated the slogan. Discussing the prohibition movement in Russia, France and England, he said:

"The economic struggle is little, if any less strenuous than the battlefield struggle. The world-wide movement against John Barleycorn is inspired by the desire for increased efficiency. More than one-fifth of the productive workers of the United States is wiped out every year by the liquor traffic, representing billions of absolute economic loss, not to mention the cost of the booze itself."

"If the Old World war results in universal prohibition it will accomplish the most marvelous results of any war in history, and sanctify the blood and carnage with which it has been identified. The United States is having its share in the movement. Secretary Daniels drove booze from the navy, and the Old World followed suit. Secretary Bryan drove booze from diplomacy, and Old World monarchs followed suit. The terrible war indirectly has made us more certain than ever that Chicago will be dry in 1916."

FEWER EMPLOYED BY RAILROADS OF NATION

Figures Issued by I. C. C. Show
119,756 Less Had Work in
1914 Than in 1913.

American railroads with annual operating revenues exceeding \$100,000 employed 1,866,483 workers during the fiscal year 1914, or 119,756 less than in 1913, according to Interstate Commerce Commission figures just issued.

They invested \$10,886,697,840 in equipment and rights-of-way, \$512,338,328 more than in 1913.

They had also 877,102 miles of track,

7,222 miles more than in 1913. They owned 94,769 locomotives and 2,508,832 cars of all classes, 1,382 locomotive and 58,314 cars more than in 1913.

June 30, last, the par value of their outstanding capital was \$20,247,901,257, of which nearly \$9,000,000,000 was preferred and common stock.

Dividend increase during the year was \$2,656,570, based on \$461,333,197 total dividends. The heavy increase was attributed to large Union and Canadian Pacific payments.

Passengers numbered 1,053,138,713, against 1,033,769,689 in 1913.

Gross operating revenues were \$5,047,619,909, operating expenses, \$2,500,313,159, leaving \$2,547,296,750 net operating revenues, \$108,499,125 less than in 1913.

Lost Her Arm in Mill.

AITIN, Mann., April 4.—At Elm Island the thirteen-year-old daughter of Mr. and Mrs. W. B. Graftmyre was thrown against a saw at her father's mill, severing her right arm above the elbow and cutting a gash in her hip. The girl was interested in the mill which had just started, and was attempting to remove a board from in front of the saw.

EXPECT OVER 300 AT CHURCH CONFERENCE

Methodist Protestant Delegates
From Four States Coming to
Session.

The Maryland conference of the Methodist Protestant Church, comprising States of Maryland, Pennsylvania, Virginia, and New Jersey will convene in this city in the Rhode Island Avenue Methodist Protestant Church, April 7 to 13, inclusive, and approximately 200 delegates are expected to attend the important business session.

Officers of the conference say that

matters of vital interest to the church are to be considered at the conference. It is hoped that President Woodrow Wilson will attend one of the sessions, and Secretary of State William J. Bryan has agreed to make an address at the evening session of April 8.

Secretary of the Navy Daniels and Dr. Howard A. Kelley, of Baltimore, are announced as the speakers for the following evening, April 9.

The Rev. J. S. Bowers, of Baltimore, is president of the conference. The secretary is the Rev. J. H. Straughn, of Laurel, Del., and the Rev. C. P. Nowlin, of Elizabeth, N. J., is treasurer.

The pastor of the Washington church in which the conference will be held, the Rev. Louis Randall, is perfecting arrangements for a successful gathering, which will have as one of its attractions a conference choir composed entirely of ministers of the conference.

Widow for Sixth Time.

SHAMOKIN, Pa., April 4.—Mrs. Joseph Sobel, became a widow for the sixth time when her husband died in the State Hospital. He was burned by gas in an explosion. The coal mines claimed all of Mrs. Sobel's husbands.

Her "Baby" Is Past 70, And One "Child" Is 90

THIBODAUX, La., April 4.—Lafourche parish is boasting of the oldest mother in the South. She is Mrs. Paul Breaux, 110 years old. She has children, grandchildren, great-grandchildren and great-great-grandchildren. Her descendants in the direct line are so far estimated at from five to six generations and exceed 1,000, scattered over the entire State.

Her youngest child is in his seventies, and one of her children still living is more than ninety.

The oldest mother still gets about her premises unassisted, and while her eyesight had been bad, it is now sufficiently good to permit the threading of a needle. She finds pleasure in getting out in her yard and feeding the chickens and poultry. She was married when thirteen.

Not Seeking Peace.

AMSTERDAM, April 4.—It is officially denied at Vienna that Austria has opened negotiations with Russia for a separate peace.

The Munsey Trust Company

**Pays Bigger Interest on Both Checking and Saving Accounts
Than Any Other Substantial Banking House in Washington**

There are other banks that say they pay as big interest as The Munsey Trust Company pays, but they don't do it—make no mistake about this. I am referring to banks that are worth while—banks with big enough capital and substantial enough to amply protect the depositors' money.

The man who deposits his money in a bank that isn't big enough in capital or sound enough to furnish absolute safety is incapable of taking care of his own money. Such a man is stupidly shiftless and downright dishonest with himself.

The Munsey Trust Company has a capital of two millions of dollars fully paid in (\$2,000,000) and this means a guarantee to depositors of four millions of dollars (\$4,000,000) because of the double liability of stockholders. Perhaps you don't know what this double liability law means.

Financial Strength and Substantiality

It means just this: The holder of, let me say, a thousand dollars' worth of bank stock is responsible to the depositors of the bank for another thousand dollars in case disaster comes to the bank. In other words, his investment of a thousand dollars means a two thousand dollar guarantee to depositors, and this holds true with the entire capital stock of a bank.

The Munsey Trust Company has in addition to its \$2,000,000 of paid in capital, four hundred thousand dollars in surplus (\$400,000), making a total of two million, four hundred thousand dollars (\$2,400,000) which makes it a rock of Gibraltar in financial strength and substantiality.

But The Munsey Trust Company not only gives depositors this splendid guarantee of the safety of their money, but it pays depositors a bigger yield on their money than they can get anywhere else in Washington.

The Munsey Trust Company pays two per cent on checking accounts, on the average daily balance of the month, and adds interest at the end of each month, which means compounding interest twelve times a year.

The Munsey Trust Company pays four per cent on savings accounts that are deposited for a period of six months, and on these accounts interest is paid from the day the money is deposited, and interest is compounded twice a year.

Paying Interest in Full on Deposits.

We have another class of savings account on which we pay three per cent and compound the interest four times a year. This class of savings account is the most elastic and accommodating in the world. It gives you a chance to deposit money any business day in the year, on which you will draw interest from the very day it is deposited. And it gives you the privilege of drawing this money out in part or in full any time you may wish to do so, and you will receive interest on it for every day it has been in the bank.

With The Munsey Trust Company there are no penalties that have to do with the date on which deposits are made or drawn out that whittle down your interest earnings or rob you altogether of interest.

When The Munsey Trust Company says it pays two per cent, or three per cent, or four per cent interest on deposits it means exactly what it says, and it pays this interest in full measure.

The Munsey Trust Company does not believe in the old savings bank theory of allowing no interest for any fractional part of a half year, and the half years run from January first to July first, and from July first to December thirty-first.

An Archaic and Monstrous Ruling.

By this archaic and monstrous ruling a deposit made the middle of January wouldn't be credited with so much as one cent of interest until July first, when it would just begin to earn interest.

Again, by this same monstrous ruling, suppose a deposit was made January first and began to draw interest on that date, and the depositor, compelled to have his money on the 29th day of June, drew it out, he wouldn't get so much as one cent of interest, and yet the bank would claim to be paying three per cent or four per cent interest, when as a matter of fact it would be doing no such thing.

By making use of such tricks and rulings, its average rate of interest would not be more than perhaps two-thirds of its advertised rate of interest.

There are two basic things for a depositor to consider—and especially for the little savings bank depositor to consider. First, absolute safety for his money, and second, the measure of interest his money can be made to earn him. Beside these two things nothing else counts very much.

I think it is high time that the banking business everywhere be purged of all these tricks and subterfuges—tricks and subterfuges of any kind whatsoever that whittle down depositors' legitimate interest earnings. I say this with great seriousness, say it with a deep sense of the fitness of things, and say it with an abhorrence of anything that does not ring true, and any alleged rate of interest that doesn't measure up to that rate of interest in the outworking doesn't ring true. It is dead straight dishonest.

Should Pay Interest in Full.

But the banks practicing this dishonesty are not dishonest. They are simply not awake to what they are doing. It came in somewhere in the dim dark past of banking and as a heritage flourishes today, as railroad rate rebating flourished, and as many other things flourished in the business world up to a few years ago which would not be tolerated today.

The point I make is that banks claiming to pay interest on deposits should pay exactly the interest they claim to pay, and that interest should be computed on the actual average daily balance of the month. To claim to pay four per cent interest, and then by rules and subterfuges to reduce that interest to three per cent is to sell twelve ounces for a pound, and in merchandising we shouldn't think this good.

To adopt the straightforward methods of paying the interest banks claim to pay—interest figured in a square-deal way—will not endanger the banking business of any community. On the contrary, it will make the banks stronger.

Neither will depositors suffer, though the rate of interest paid by banks be reduced; for deposits will earn on an average precisely the same money—interest figured as The Munsey Trust Company figures interest, and as all banks should figure interest—the same money as when seemingly getting a bigger rate of interest with that interest whittled down by an archaic system of figuring interest.

A Great, Big, Substantial Surplus.

The Munsey Trust Company started right. It started with a great, big, substantial capital, and it started out on brand new lines of doing business with the public. It made its own rules entirely independent of other banking methods, and its rules were founded on sound business principles and a sense of right. And because they are right, and because they are sound, they are bound to become the model for other banks.

If any other bank in Washington now figures interest as The Munsey Trust Company figures interest, it has already fallen into line. The banks that have not adopted this system of figuring interest will sooner or later have to fall into line, and for the reason that it is the only right way, the only straightforward way.

With The Munsey Trust Company, depositors know to a certainty that they are earning interest, and that that interest will be credited to them for every day their money is in the bank, wholly regardless of when it was deposited or when it may be drawn out. And they know, too, that the rate of interest The Munsey Trust Company advertises to pay it pays in full measure.

Facts For Depositors to Consider.

The substantiality and reliability of The Munsey Trust Company considered, with its \$2,000,000 of capital and \$400,000 of surplus, and the rate of interest it pays to depositors—which it actually pays, and in full measure—there isn't a banking house in Washington—not one—that does as well by depositors as The Munsey Trust Company.

This is a very big fact for you to consider, Mr. Depositor, and especially for you, Mr. Savings Bank Depositor. If you can make your money earn more money than it is now earning you and be absolutely safe—safe beyond all question, you owe it to yourself to make it earn you every cent it can be made to earn.

If our method of figuring interest as contrasted with the methods prevailing elsewhere is not clear to you, the men manning our banks—the main office in the Munsey Building or at 15th and H Streets, will gladly explain anything to you you may wish to know. We invite you to come to our banks and talk these matters over, and let us explain our methods of doing business.

FRANK A. MUNSEY, President